



# **HEALTH PROFESSIONS LOAN REPAYMENT PROGRAM**

**For Active Duty US Army  
Dental Corps Officers**

Updated September 2005 to  
include changes for FY06



# Facts About HPLRP for Active Duty Dental Officers

- HPLRP is designed to help recruit and retain a quality force.
- The program pays for loans incurred to obtain a dental degree (DMD, DDS).
- Current funding for HPLRP expires at the end of FY06.



# Key Terms

- Qualified Loans
- Fully-Qualified Health Professionals
- Eligibility
- Loan Repayment Process
- Service Obligation
- How to Apply
- Learning More through FAQs



# Qualified Loans

- A qualified loan is defined as government/commercial loans for actual costs paid for tuition, other reasonable educational expenses and reasonable living expenses related to attainment of the degree.
- Reasonable living expenses include room and board, transportation, and other related costs. Pay back of loans for these expenses will not exceed the stipend paid under the Health Profession Scholarship Program.
- **Undergraduate loans do not qualify.**



# Qualified Health Professional

- Definition: A fully-trained and licensed dentist who meets Army requirements for retention on active duty.
- Provider must be licensed:
  - Must have an active, unrestricted dental license, from one of the United States; District of Columbia; or a US Commonwealth, territory or possession.
  - License must be in good standing; not revoked, suspended, or lapsed in renewal.



# Eligibility Criteria

- Be a fully qualified dentist with loans deemed qualified under HPLRP guidelines.
- **Have at least 6 months, and no more than 18 years, of Active Federal Commissioned Service (AFCS) as an Army Dental Corps Officer, as of 1 April 2006.**
- Have completed the AMEDD Officer Basic Course.
- Be free of any court judgment in favor of the United States for civil or criminal proceedings.
- **Cannot be in a non-select for promotion status.**



# Eligibility Criteria

- Must meet physical fitness and height/weight standards.
- Cannot have been a recipient of a 4-Year HPSP scholarship for dental school. Other HPSPs (1-, 2-, or 3-Yr) may participate up to a maximum of four (4) total funded years of HPSP and HPLRP.
- Must sign an agreement to remain on active duty for a service obligation that will be **served consecutively** to an other service obligation.



# Loan Repayment Process

- Maximum repayment rate for FY06, before taxes, is \$30,651.
- The maximum annual HPLRP award amount will increase each year as prescribed by the Secretary of Defense.





# Loan Repayment Process

- The loan repayments shall be paid directly to the lending institution, not to the dental officer, on behalf of the service member.
- Loan repayment benefits are taxable, requiring that a portion of the annual benefit be withheld for tax and not paid to the lending institution.
- The portion of the benefit representing taxes remains as a debt to the lending institution, to be paid by the dental officer.



# Active Duty Obligation

## Terms and Definitions

- Participants will incur an active duty obligation (ADO) of a minimum of two years, or one year of ADO for each annual payment, whichever is greater.
- Service obligations for FY06 are limited to only one option:
  - 1 yr of loan repayment with ADO = 2 yrs.



# Active Duty Obligation

## Rules for Executing

- A loan balance that does not require the maximum authorized annual loan repayment will not result in a pro-rated /decreased ADO.
- An ADO generated by participation in the ADHPLRP is not discharged during graduate professional education – internship, residency, fellowship, etc.
- An ADHPLRP ADO is served in addition to and discharged consecutively to any pre-existing ADO, including graduate dental education.
- An ADO incurred for multi-year retention bonus shall be served at the completion of the ADHPLRP ADO.



# How To Apply Requirements

- Letter from commander stating that the officer: **meets APFT/height/weight standards, has no adverse actions pending, has completed OBC, and has a valid, unrestricted license. Letter must include applicant's current AKO email address.**
- Ensure your DA photo, OERs, ORB and official Military Personnel File (OMPF) are current and accurate. Using your AKO "user ID" and "password" review your OMPF and Photo online at <https://ompf.hoffman.army.mil>.



# **When To Apply IMPORTANT!!!**

- **Board packets may be submitted to Dental Corps Branch at US Human Resources Command (formerly PERSCOM) not earlier than 15 OCT 05, not later than 1 APR 06. Awards of HPLRP will be “first come, first served” until funding is exhausted, and there are limited numbers available, so timeliness is important. DO NOT WAIT.... APPLY NOW!**



# Mailing Address

**Send completed application  
packet to:**

Commander, HRC-Alexandria

ATTN: AHRC-OPH-DC (MAJ(P) Tanner)

Hoffman Bldg. 2, Room 9N57

200 Stovall Street

Alexandria, VA 22332



# Selection Process

- HRC will conduct “rolling” selection boards. HPLRP contracts will be offered to board identified “fully qualified” officers on a “first-come, first-served” basis.
- HRC will forward a copy of the approved selection board results to ADHPLRP program manager (PM) with the following selectee information at a minimum:
  - SSN, Name, Rank, AOC, E-mail address, length of ADHPLRP, unit of assignment.



# Selection Process

(cont)

- The ADHPLRP Program Management Office will perform the following:
  - Provide the selectee via E-mail the: service agreement (OTSG Form 1093); Loan Information and Verification (OTSG Form 1091); Authorization to Release Loan Information (OTSG Form 1094); request for documentation of any remaining obligation service agreement (i.e. ROTC, USMA, HPSP, ROTC, accession bonus); and personal data sheet for execution by the officer.
  - Provide the selectee's Commanding officer with a statement of good standing to complete and return to the HPLRP Office.
  - Confirm that the selectee and loans are eligible for HPLRP entry.
  - Verify the selectee's continued desire to accept loan repayment prior to issuing payment documents.
  - Issue payment documents to DFAS Vendor Pay for outstanding loans up to the maximum limit of \$30,651, less tax withholding.
  - Provide ADHPLRP funding execution data to the Dental Corps BCA point of contact.
- If you are already in a multi-year agreement, you are not required to resubmit a selection packet each year.





# FAQs

- Wasn't the program terminated last year?

Yes, a termination date was announced. Subsequent response convinced the command to proceed with the 3<sup>rd</sup> and final year of the 3-year Venture Capital initiative.

- If I have multiple loans, do I owe a year of service for each loan?

No, you are entitled to a set, annual maximum dollar amount that can go to many different loan holders.



# FAQs

- How many years of HPLRP are former participants in the Health Professions Scholarship Program (HPSP) and/or Financial Assistance Program for Oral Surgeons (FAP), eligible for?

For HPSP/FAP recipients, the total of HPSP/FAP and HPLRP participation cannot exceed 4 years (So, 4 years minus length of HPSP/FAP participation = max number of eligible HPLRP years).



# FAQs

- The HPLRP Info Paper contains a template for the letter of recommendation by the applicant's commander. Is the commander limited to filling in the blanks or can the commander include additional, supporting information about the applicant?

The commander's letter must include at least all the information contained in the sample letter. The commander may elect to include additional supporting documents.



# FAQs

- The HPLRP Program covers eligible officers with up to 18 years of service as of 15 April 2005. What if the officer will accrue more than 18 years of service during the course of the program's implementation?

An officer who goes beyond 18 years of service while participating in the HPLRP can still receive loan repayment beyond the 18<sup>th</sup> year service, as long as they have eligible loans and meet all other eligibility criteria.



# FAQs

- Some of the HPLRP documents mention a minimum of three years of active duty service obligation when participating in the loan repayment program. Is that correct?

The three year minimum service obligation applies to individuals first entering active duty.

The active duty service obligations for officers currently on active duty are as follows:

1 year of HPLRP = 2 years of additional service



# POCs

- **US HRC: LTC Stephen Tanner and  
COL John Storz**
- **DENCOM: COL Art Scott**
- **HPLRP Office: Ms. Marisa Bacungan**